

APPENDIX A – CLAIM MENDMENTS/PENDING CLAIMS

Serial No. 09/714,018
Docket No. 18822-11

1. (Previously Presented) A method for authorizing a transaction comprising:
 - a. sending contact information of a user identifying an electronic authorization channel over which an authorization request can be sent seeking authorization to complete a credit card transaction, the contact information being accompanied by personal data of the user that verifies the user's identity;
 - b. receiving the contact information and the personal data;
 - c. storing the contact information at a location that is remote from where the transaction is to take place;
 - d. initiating the transaction;
 - e. sending the authorization request to the user from an authorization agent over the authorization channel identified by the contact information, wherein the authorization agent is a bank that issued the credit card to the user, a credit card company, or an agent of the bank or the credit card company;
 - f. receiving the authorization request, wherein the authorization request is received by the user;
 - g. sending a response to the authorization request from the user authorizing the transaction to be completed;
 - h. receiving the response, wherein the response is received by the authorization agent; and
 - i. completing the transaction if a response authorizing the transaction to be completed is received.
2. (Original) A method according to claim 1, wherein the authorization channel is through the Internet.
3. (Original) A method according to claim 2, wherein the authorization channel is an e-mail system through the Internet.

4. (Original) A method according to claim 1, wherein the authorization channel is through a telephone line.
5. (Original) A method according to claim 1, wherein the authorization channel is through a wireless system.
6. (Previously presented) A method according to claim 1, wherein the step of initiating the transaction includes transmitting a credit card number to a payee of the transaction.
7. (Previously presented) A method according to claim 6, wherein the transaction is at an Online store.
8. (Original) A method according to claim 1, wherein the authorization request is processed by a Soft-card software to authorize the transaction.
9. (Original) A method according to claim 8, wherein the Soft-card software includes a random security code identifier.
10. (Original) A method according to claim 8, wherein the Soft-card software includes an approval and disapproval options in the authorization request selectable by an owner of the Soft-card software.
11. (Original) A method according to claim 8, wherein the Soft-card software includes a request for a password for authorizing the transaction.
12. (Original) A method according to claim 1, wherein the contact information is link to a personal communication device.
13. (Original) A method according to claim 12, wherein the personal communication device is a cellular phone.
14. (Original) A method according to claim 12, wherein the personal communication device is a personal digital assistant.
15. (Original) A method according to claim 1, wherein the transaction is an E-signature for

an agreement.

16. (Original) A method according to claim 1, wherein the transaction is an ID card information to enter a Web site.

17. (Previously Presented) A method according to claim 1, wherein the sending contact information includes a PIN number only known by the user.

18. (Previously Presented) A method for allowing only an owner to approve of a transaction, comprising:

acquiring a contact information that is unique to an owner;

receiving a request to authorize a transaction, subsequent to acquiring the contact information, wherein the request is received by an authorization agent, wherein the authorization agent is a bank, a credit card company, or an agent of the bank; or the credit card company;

using the contact information to electronically send the request to the owner from the authorization agent; and

sending an approval response to the request from the owner to the authorization agent if the owner has approved of the request.

19. (Original) A method according to claim 18, wherein the contact information is an Internet address of the owner.

20. (Previously Presented) A method according to claim 18, wherein the owner is an owner of a credit card, and wherein the request includes a credit card number.

21. (Original) A method according to claim 18, wherein the request is a merchant approval request.

22. (Original) A method according to claim 19, wherein the merchant approval request is from an On-line store.

23. (Original) A method according to claim 18, wherein the transaction is a purchase made

through the Internet.

24. (Original) A method according to claim 18, wherein the request is sent through the Internet.

25. (Original) A method according to claim 18, wherein the owner uses a Soft-card software to process the request.

26. (Original) A method according to claim 18, wherein the contact information is linked to a personal communication device.

27. (Original) A method according to claim 18, wherein the owner approves of the request by entering a approval code.

28. (Original) A method according to claim 18, further including the steps of:
providing a password by the owner in order to provide the contact information.

29. (Original) A method according to claim 18, further including the steps of:
monitoring the owner to determine the latest contact information; and
using the latest contact information to send the request to the owner.

30. (Original) A method according to claim 29, wherein the latest contact information is an Internet address where the owner is conducting the transaction.

31. (Original) A method according to claim 18, wherein the contact information is a rapid communication address.

32. (Original) A method according to claim 18, wherein the transaction is an E-signature through the Internet.

33. (Original) A method according to claim 18, wherein the transaction is an ID card information to enter a Web site.

34. (Original) A method according to claim 33, wherein the ID card information includes a digital watermark.

35. (Original) A method according to claim 18, wherein the owner includes other users that are authorized by the owner.
36. (Original) A method according to claim 18, further comprising:
providing a PIN number that is unique to the owner from a remote site to establish a different contact information to the remote site.
37. (Original) A method according to claim 36, wherein the remote site is away from the owner's home.
38. (Original) A method according to claim 36, wherein the different contact information is only established for a predetermined amount of time.
39. (Previously presented) A method for verifying that an authorized entity is using a credit card through the Internet, comprising:
entering a password that is known only to an authorized entity that can use a corresponding credit card;
monitoring the latest Internet address where the authorized entity is visiting through the Internet;
receiving a request to authorize a transaction from an Online business with a corresponding Internet address, wherein the request is received by an authorization agent, wherein the authorization agent is a bank that issued the credit card to the authorized entity, a credit card company, or an agent of the bank or the credit card company, and wherein the request includes a credit card number; and
comparing the latest Internet address with the corresponding Internet address from the Online business:
if the Internet addresses match, then sending from the authorization agent to the Online business an approval response to the request;
if the Internet addresses do not match, then sending from the authorization agent to the Online business a non-approval response to the request.

40. (Original) A method according to claim 39, further including:
monitoring whether the authorized entity is still log onto the Internet:
if the authorized entity has logged off the Internet, then not approving any request for
authorizing the transaction.
41. (previously presented) A method for verifying that an authorized entity is using a credit
card through the Internet, comprising:
entering a password that is only known to an authorized entity that can use
a corresponding credit card;
providing a predetermined purchase order information about a transaction through
the Internet;
receiving a request to authorize a transaction from an Online business with an actual
purchase order information, wherein the request is received by an authorization
agent, wherein the authorization agent is a bank that issued the credit card to the
authorized entity, a credit card company, or an agent of the bank or the credit
card company, and wherein the request includes a credit card number; and
comparing the predetermined purchase order information with the actual purchase order
information from the Online business:
if the predetermined purchase order information and the actual purchase
order information match, then sending from the authorization agent to
the Online business an approval response to the request;
if the predetermined purchase order information and the actual purchase order
information do not match, then sending from the authorization agent to the
Online business a non-approval response to the request.
42. (Previously presented) A method for authorizing use of a card by a non-user of
the card, comprising:
providing a card to a user, wherein the card is linked to a non-user of the card; using the
card to conduct a transaction; and
sending electronically an authorization request from an authorization agent to a non-user
of the card, wherein the authorization agent is a bank that issued the card to the

non-user, a credit card company, or an agent of the bank or the credit card company, wherein:

approving the transaction by the authorization agent if the non-user agrees with the transaction made by the user; and

denying the transaction by the authorization agent if the non-user does not agree with the transaction made by the user.

43. (Original) A method according to claim 42, wherein the card is linked electronically to the non-user.

44. (Original) A method according to claim 42, the card is linked to an IP address of the non-user.

45. (Original) A method according to claim 42, wherein the non-user is an owner of the card.

46. (Original) A method according to claim 42, wherein the card is a credit card.

47. (Original) A method according to claim 42, wherein the card is an electronic wallet.

48. (Original) A method according to claim 42, wherein the card is a check having a bar code, wherein the bar code is used to link the check to the non-user.

49. (Withdrawn) A method according to claim 42, wherein the card is a check having a magnetic strip, wherein the magnetic strip is used to link the check to the non-user.

50. (Withdrawn) A method according to claim 42, wherein the card is a check having a DIGIMARC, wherein the DIGIMARC is used to link the check to the non-user.

51. (Original) A method according to claim 42, wherein the user is an employee, and the non-user is an employer.

52. (Original) A method according to claim 42, wherein the card can be only used for a predetermined purpose, wherein if the transaction is not within the predetermined purpose, then the non-user does not approve of the transaction.

53. (Original) A method according to claim 42, further comprising:
providing an authorization agent to link the card to the non-user; and
registering the link before the card is issued to the user, wherein the user does not know
the link between the authorization agent and the card.
54. (Original) A method according to claim 53, further comprising:
registering a link between the authorization agent and the user; and
sending a notice to the user using the link by the authorization agent whether the user is
using the card to conduct the transaction, wherein:
sending the authorization request to the non-user, if the user is using the card to
conduct the transaction; and
denying the transaction, if the user is not using the card to conduct the transaction.
55. (Original) A method according to claim 42, wherein the transaction is conducted with an
online merchant linked to the Internet.
56. (Previously presented) A method for parties to authenticate a transaction, comprising:
acquiring a corresponding contact information for each parties involved in a transaction;
providing an authorization agent to acquire the corresponding contact information,
wherein the authorization agent is a bank, a credit card company, or an agent of
the bank or the credit card company; and
sending electronically an authorization request from the authorization agent to the
corresponding contact information for each of the parties involved in the
transaction, wherein:
approving the transaction if all of the parties to the transaction approve of the
authorization request; and
disapproving the transaction if any of the parties to the transaction disapprove of
the authorization request.
57. (Original) A method according to claim 56, wherein the corresponding contact
information is an IP address.

58. (Canceled).
59. (Previously Presented) A system for authorizing a transaction, comprising:
a server of an authorization agent;
a card registered with the server; and
a communication channel to contact, subsequent to the card being registered with the server, an authorizing entity who registered the card with the server, wherein the server sends an authorization request using the communication channel to get an approval from the authorizing entity when the card is being used to make a transaction;
wherein the authorization agent is a bank that issued the card to the authorizing entity, a credit card company, or an agent of the bank or the credit card company, and
wherein the server approves of the transaction only if the authorizing entity approves of the authorization request.
60. (Original) A system according to 59, wherein the communication channel is through the Internet.
61. (Original) A system according to 59, wherein the communication channel is linked to a computer, wherein the authorizing entity can approve of the transaction using the computer.
62. (Original) A system according to 59, wherein the card is a credit card.